

Mr. NEY for having brought to this floor perhaps the most significant piece of legislation of this session, a piece of legislation that is going to benefit all, so many Americans, a piece of legislation that is absolutely going to open up homeownership opportunities in ways that we could not have done. He saved one of the most significant Departments of government by understanding that the FHA was in danger and that it was about to become irrelevant; and because of this legislation, it is revitalized. It can do what those who originally envisioned its possibilities intended for it to do.

Mr. BACA. Mr. Speaker, I rise in strong support of H.R. 5121, the Expanding American Homeownership Act of 2006. I am proud to be a cosponsor of a bill that restores the Federal Housing Administration (FHA) program back to California's housing markets.

The FHA program has not kept up with the needs of underserved homebuyers. According to HUD estimates, the number of working families served by FHA has declined considerably with only 3 percent of home buyers using FHA loans. I am especially concerned that this decline has had a disparate impact on the State of California. In 2000, FHA insured 109,074 mortgages in California. But last year, FHA insured only 5,137 loans. This is a decrease of 95 percent in just five years—by far the largest in the country!

Many of my constituents are being priced out of the housing market because the cost of housing is too high. In fact, the median home price in San Bernardino County is \$403,000 which is only affordable for 2 out of every 10 families. For these families FHA is not an option because the program's maximum mortgage limit is too low. As a result, FHA fell from providing 5,543 single family loans in my district in 2000 to just 199 loans last year. The FHA program has all but disappeared in my district, placing housing further out of reach for underserved communities!

If we don't pass the reforms in this bill, minority and low income families are left vulnerable in the housing market. Without FHA loans first-time and minority homebuyers with less-than perfect credit are left with fewer safe and affordable options. This creates an incentive for predatory lenders to steer them into more expensive and riskier loans.

H.R. 5121 will help reverse this trend by improving the FHA program so that FHA can offer better mortgage options to low and moderate income families and minorities. It reforms the FHA program by raising the loan limits for high cost areas from 87 percent of the conforming limit to 100 percent of that limit. This change is critical to California, where home prices and new home construction have eclipsed FHA's current limit of \$362,790.

We must pass H.R. 5121 because it will allow the FHA program to reach underserved communities. All hard-working people deserve a fair deal in the homebuying process with a real chance to create better, more economically secure futures for their families.

Mr. Speaker, I express my full support to this bill and urge my fellow colleagues to adopt its final passage.

Ms. WATERS. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. HAYES). The question is on the motion

offered by the gentleman from Ohio (Mr. NEY) that the House suspend the rules and pass the bill, H.R. 5121, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. FLAKE. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this question will be postponed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

H.R. 5852, by the yeas and nays;

H.R. 4804, by the yeas and nays;

Motion to instruct conferees on H.R. 2830, by the yeas and nays.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

21ST CENTURY EMERGENCY COMMUNICATIONS ACT OF 2006

The SPEAKER pro tempore. The pending business is the question of suspending the rules and passing the bill, H.R. 5852.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Michigan (Mr. UPTON) that the House suspend the rules and pass the bill, H.R. 5852, on which the yeas and nays are ordered.

The vote was taken by electronic device, and there were—yeas 414, nays 2, not voting 16, as follows:

[Roll No. 397]

YEAS—414

Abercrombie	Bishop (NY)	Buyer	Inglis (SC)	Ney
Ackerman	Bishop (UT)	Calvert	Inslee	Northup
Aderholt	Blackburn	Camp (MI)	Israel	Norwood
Akin	Blumenauer	Campbell (CA)	Issa	Nunes
Alexander	Blunt	Cannon	Jackson (IL)	Oberstar
Allen	Boehlert	Cantor	Jackson-Lee	Obey
Andrews	Boehner	Capito	(TX)	Oliver
Baca	Bonilla	Capps	Jefferson	Ortiz
Bachus	Bonner	Capuano	Jenkins	Osborne
Baird	Bono	Cardin	Jindal	Otter
Baker	Boozman	Cardoza	Johnson (CT)	Oxley
Baldwin	Boren	Carnahan	Johnson (IL)	Pallone
Barrett (SC)	Boswell	Carter	Johnson, E. B.	Pascarell
Barrow	Boucher	Case	Johnson, Sam	Pastor
Barlett (MD)	Boustany	Castle	Jones (NC)	Payne
Barton (TX)	Boyd	Chabot	Jones (OH)	Pearce
Bass	Bradley (NH)	Chandler	Kanjorski	Pelosi
Bean	Brady (PA)	Chocola	Keller	Peterson (MN)
Beauprez	Brady (TX)	Clay	Kelly	Peterson (PA)
Becerra	Brown (OH)	Cleaver	Kennedy (MN)	Petri
Berkley	Brown (SC)	Clyburn	Kennedy (RI)	Pickering
Berman	Brown, Corrine	Coble	Kildee	Pitts
Berry	Brown-Waite,	Cole (OK)	Kilpatrick (MI)	Platts
Biggert	Ginny	Conaway	Kind	Poe
Bilbray	Burgess	Conyers	King (IA)	Pombo
Bilirakis	Burton (IN)	Cooper	King (NY)	Pomeroy
Bishop (GA)	Butterfield	Costa	Kingston	Porter
			Kirk	Price (GA)
			Kline	Price (NC)
			Knollenberg	Pryce (OH)
			Kolbe	Putnam
			Kucinich	Radanovich
			Kuhl (NY)	Rahall
			LaHood	Ramstad
			Langevin	Rangel
			Lantos	Regula
			Larsen (WA)	Rehberg
			Larson (CT)	Reichert
			Latham	Renzi
			LaTourette	Reyes
			Leach	Reynolds
			Lee	Rogers (AL)
			Levin	Rogers (KY)
			Lewis (CA)	Rogers (MI)
			Lewis (GA)	Rohrabacher
			Lewis (KY)	Ros-Lehtinen
			Linder	Ross
			Lipinski	Rothman
			LoBiondo	Roybal-Allard
			Lofgren, Zoe	Royce
			Lowey	Ruppersberger
			Lucas	Rush
			Lungren, Daniel	Ryan (OH)
			E.	Ryan (WI)
			Lynch	Ryun (KS)
			Mack	Sabo
			Maloney	Salazar
			Manzullo	Sanchez, Linda
			Marchant	T.
			Markey	Sanchez, Loretta
			Marshall	Sanders
			Matheson	Saxton
			Matsui	Schakowsky
			McCarthy	Schiff
			McCaul (TX)	Schmidt
			McCollum (MN)	Schwartz (PA)
			McCotter	Schwarz (MI)
			McCrery	Scott (GA)
			McDermott	Scott (VA)
			McGovern	Sensenbrenner
			McHenry	Serrano
			McHugh	Sessions
			McIntyre	Shadegg
			McKeon	Shaw
			McMorris	Shays
			McNulty	Sherman
			Meehan	Sherwood
			Meeks (NY)	Shimkus
			Melancon	Shuster
			Mica	Simmons
			Michaud	Simpson
			Miller (FL)	Skelton
			Miller (MI)	Slaughter
			Miller (NC)	Smith (NJ)
			Miller, Gary	Smith (TX)
			Miller, George	Smith (WA)
			Mollohan	Snyder
			Moore (KS)	Sodrel
			Moore (WI)	Solis
			Moran (KS)	Souder
			Moran (VA)	Spratt
			Murphy	Stark
			Murtha	Stearns
			Musgrave	Strickland
			Myrick	Stupak
			Nadler	Sweeney
			Napolitano	Tancredo
			Neal (MA)	Tanner
			Neugebauer	Tauscher

Taylor (MS)	Upton	Weldon (FL)	Deal (GA)	Kanjorski	Peterson (MN)	Walden (OR)	Waxman	Wilson (NM)
Taylor (NC)	Van Hollen	Weller	DeFazio	Keller	Peterson (PA)	Walsh	Weiner	Wilson (SC)
Terry	Velázquez	Westmoreland	DeGette	Kelly	Petri	Wamp	Weldon (FL)	Wolf
Thomas	Visclosky	Whitfield	Delahunt	Kennedy (MN)	Pickering	Wasserman	Weldon (PA)	Woolsey
Thompson (CA)	Walden (OR)	Wicker	DeLauro	Kennedy (RI)	Pitts	Schultz	Weller	Wu
Thompson (MS)	Walsh	Wilson (NM)	Dent	Kildee	Platts	Waters	Westmoreland	Wynn
Thornberry	Wamp	Wilson (SC)	Diaz-Balart, L.	Kilpatrick (MI)	Poe	Watson	Whitfield	Young (AK)
Tiahrt	Wasserman	Wolf	Diaz-Balart, M.	Kind	Pombo	Watt	Wicker	Young (FL)
Tiberi	Schultz	Woolsey	Dicks	King (IA)	Pomeroy			
Tierney	Waters	Wu	Dingell	King (NY)	Porter			
Towns	Watson	Wynn	Doggett	Kingston	Price (GA)	Flake	Paul	
Turner	Watt	Young (AK)	Doolittle	Kirk	Price (NC)	Gohmert	Royce	
Udall (CO)	Waxman	Young (FL)	Doyle	Kline	Pryce (OH)			
Udall (NM)	Weiner		Drake	Knollenberg	Putnam			

NAYS—2

Flake

Paul

NOT VOTING—16

Carson
Davis, Jo Ann
Evans
Ford
Harris
Istook

Kaptur
McKinney
Meek (FL)
Millender
McDonald
Nussle

Owens
Pence
Sullivan
Weldon (PA)
Wexler

□ 1338

So (two-thirds of those voting having responded in the affirmative) the rules were suspended and the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

FHA MANUFACTURED HOUSING LOAN MODERNIZATION ACT OF 2006

The SPEAKER pro tempore. The pending business is the question of suspending the rules and passing the bill, H.R. 4804, as amended.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Ohio (Mr. GILLMOR) that the House suspend the rules and pass the bill, H.R. 4804, as amended, on which the yeas and nays are ordered.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 412, nays 4, not voting 16, as follows:

[Roll No. 398]

YEAS—412

Abercrombie
Ackerman
Aderholt
Akin
Alexander
Allen
Andrews
Baca
Bachus
Baird
Baker
Baldwin
Barrett (SC)
Barrow
Bartlett (MD)
Barton (TX)
Bass
Bean
Beauprez
Becerra
Berkley
Berman
Berry
Biggart
Bilbray
Bilirakis
Bishop (GA)
Bishop (NY)
Bishop (UT)
Blackburn
Blumenauer
Blunt

Boehlert
Bonilla
Bonner
Bono
Boozman
Boren
Boswell
Boucher
Boustany
Boyd
Bradley (NH)
Brady (PA)
Brady (TX)
Brown (OH)
Brown (SC)
Brown, Corrine
Brown-Waite,
Ginny
Burgess
Burton (IN)
Butterfield
Buyer
Calvert
Camp (MI)
Campbell (CA)
Cannon
Cantor
Capito
Capps
Capuano
Cardin
Cardoza

Carnahan
Carson
Carter
Case
Castle
Chabot
Chandler
Chocola
Clay
Cleaver
Clyburn
Coble
Cole (OK)
Conaway
Conyers
Cooper
Costa
Costello
Cramer
Crenshaw
Crowley
Cubin
Cuellar
Culberson
Cummings
Davis (AL)
Davis (CA)
Davis (FL)
Davis (IL)
Davis (KY)
Davis (TN)
Davis, Tom

Deal (GA)
DeFazio
DeGette
Delahunt
DeLauro
Dent
Diaz-Balart, L.
Diaz-Balart, M.
Dicks
Dingell
Doggett
Doolittle
Doyle
Drake
Dreier
Duncan
Edwards
Ehlers
Emanuel
Emerson
Engel
English (PA)
Eshoo
Etheridge
Everett
Farr
Fattah
Feeney
Ferguson
Finler
Fitzpatrick (PA)
Foley
Forbes
Fortenberry
Fossella
Foxy
Frank (MA)
Franks (AZ)
Frelinghuysen
Gallegly
Garrett (NJ)
Gerlach
Gibbons
Gilchrest
Gillmor
Gingrey
Gonzalez
Goode
Goodlatte
Gordon
Granger
Graves
Green (WI)
Green, Al
Green, Gene
Grijalva
Gutierrez
Gutknecht
Hall
Harman
Hart
Hastings (FL)
Hastings (WA)
Hayes
Hayworth
Hefley
Hensarling
Herger
Herseht
Higgins
Hinchey
Hinojosa
Hobson
Hoekstra
Holden
Holt
Honda
Hooley
Hostettler
Hoyer
Hulshof
Hunter
Hyde
Inglis (SC)
Inlee
Israel
Issa
Jackson (IL)
Jackson-Lee
(TX)
Jefferson
Jenkins
Jindal
Johnson (CT)
Johnson (IL)
Johnson, E. B.
Johnson, Sam
Jones (NC)
Jones (OH)

Kanjorski
Keller
Kelly
Kennedy (MN)
Kennedy (RI)
Kildee
Kilpatrick (MI)
Kind
King (IA)
King (NY)
Kingston
Kirk
Kline
Knollenberg
Kolbe
Kucinich
Kuhl (NY)
LaHood
Langevin
Lantos
Larsen (WA)
Larson (CT)
Latham
LaTourette
Leach
Lee
Levin
Lewis (GA)
Lewis (KY)
Linder
Lipinski
LoBiondo
Lofgren, Zoe
Lowey
Lucas
Lungren, Daniel
E.
Lynch
Mack
Maloney
Manzullo
Marchant
Markey
Marshall
Matheson
Matsui
McCarthy
McCaul (TX)
McCollum (MN)
McCotter
McCrery
McDermott
McGovern
McHenry
McHugh
McIntyre
McKeon
McMorris
McNulty
Meehan
Meeks (NY)
Melancon
Mica
Michaud
Miller (FL)
Miller (MI)
Miller (NC)
Miller, Gary
Miller, George
Mollohan
Moore (KS)
Moore (WI)
Moran (KS)
Moran (VA)
Murphy
Murtha
Musgrave
Myrick
Nadler
Napolitano
Neal (MA)
Neugebauer
Ney
Northup
Norwood
Nunes
Oberstar
Obey
Oliver
Ortiz
Osborne
Otter
Oxley
Pallone
Pascarelli
Pastor
Payne
Pearce
Pelosi

Peterson (MN)
Peterson (PA)
Petri
Pickering
Pitts
Platts
Poe
Pombo
Pomeroy
Porter
Price (GA)
Price (NC)
Pryce (OH)
Putnam
Radanovich
Rahall
Ramstad
Rangel
Regula
Rehberg
Reichert
Renzi
Reyes
Reynolds
Rogers (AL)
Rogers (KY)
Rogers (MI)
Rohrabacher
Ros-Lehtinen
Ross
Rothman
Roybal-Allard
Ruppersberger
Rush
Ryan (OH)
Ryan (WI)
Ryun (KS)
Sabo
Salazar
Sanchez, Linda
T.
Sanchez, Loretta
Sanders
Saxton
Schakowsky
Schiff
Schmidt
Schwartz (PA)
Schwarz (MI)
Scott (GA)
Scott (VA)
Sensenbrenner
Serrano
Sessions
Shadegg
Shaw
Shays
Sherman
Sherwood
Shimkus
Shuster
Simmons
Simpson
Skelton
Slaughter
Smith (NJ)
Smith (TX)
Smith (WA)
Snyder
Sodrel
Solis
Souder
Spratt
Stark
Stearns
Strickland
Stupak
Sweeney
Tancredo
Tanner
Tauscher
Taylor (MS)
Taylor (NC)
Terry
Thomas
Thompson (CA)
Thompson (MS)
Thornberry
Tiahrt
Tiberi
Tierney
Towns
Turner
Udall (CO)
Udall (NM)
Upton
Van Hollen
Velázquez
Visclosky

Walden (OR)
Walsh
Wamp
Wasserman
Schultz
Waters
Watson
Watt

NAYS—4

Flake
Gohmert

NOT VOTING—16

Boehner
Davis, Jo Ann
Evans
Ford
Harris
Istook

Kaptur
Lewis (CA)
McKinney
Meek (FL)
Millender-
McDonald

Nussle
Owens
Pence
Sullivan
Wexler

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Members are advised there are 2 minutes remaining in this vote.

□ 1346

So (two-thirds of those voting having responded in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. OWENS. Mr. Speaker, today I was unavoidably detained due to a scheduling conflict. Had I been present, I would have voted: “yea” to H.R. 5852—The 21st Century Emergency Communications Act of 2006 and “yea” to H.R. 4804—FHA Manufactured Housing Loan Modernization Act of 2006.

MOTION TO INSTRUCT CONFEREES ON H.R. 2830, PENSION PROTECTION ACT OF 2005

The SPEAKER pro tempore. The unfinished business is the vote on the motion to instruct on H.R. 2830 offered by the gentleman from California (Mr. GEORGE MILLER) on which the yeas and nays are ordered.

The Clerk will redesignate the motion.

The Clerk redesignated the motion.

The SPEAKER pro tempore. The question is on the motion to instruct.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 281, nays 139, not voting 12, as follows:

[Roll No. 399]

YEAS—281

Abercrombie
Ackerman
Allen
Andrews
Baca
Baird
Baldwin
Barrow
Bean
Becerra
Berkley
Berman
Berry
Bilbray
Bilirakis
Bishop (GA)
Bishop (NY)
Bishop (UT)
Blackburn
Blumenauer
Blunt

Boehlert
Bono
Boozman
Boren
Boswell
Boucher
Boyd
Bradley (NH)
Brady (PA)
Brown (OH)
Brown, Corrine
Brown-Waite,
Ginny
Burgess
Butterfield
Cantor
Capito
Capps

Capuano
Cardin
Cardoza
Carnahan
Carson
Case
Chandler
Clay
Cleaver
Clyburn
Conyers
Cooper
Costa
Costello
Cramer
Crowley
Cuellar
Cummings